budgeting for well-being: money

getting what you want with what you've got a tool from the rock dove collective

Budgeting for well-being starts with figuring out what you've got and what you want, and how to connect the two. In talking about money, we want to be clear that we know folks often don't have any to spare, that you may already be budgeting as well as you possibly can, and that it's unjust and just ugly that health and well-being are for



sale to the highest bidder in our country. On the flip side of this page (about time) and the worksheet about mutual aid, we talk about things we prefer to money as ways of getting and staying well. But we also know that the reality is for many people, money can be essential to getting what they need to be healthy, and we offer this tool in case budgeting can be part of a strategy for getting there.

The steps: (1) List everything you spend, down to the café con leche at the corner store in the morning, and how much it costs—pick a timeframe, it could be a month or a week (we find shorter time frames make it easier to remember every little thing); (2) write whether or not that thing's a necessity (or give it a necessity rating of 1-5, 5 being necessary); (3) write what you want/need and the amount it costs, ideally in order of importance to you; (4) see if there are things with low necessity ratings from what you're spending that you could rellaocate to what you want & need; (5) smash the system that makes this kind of thing necessary.

WHAT I SPEND	\$\$	necessity?
.rent		
.food (groceries)		
.phone		
.internet		
.utilities (electricity, gas, heat)		
.entertainment (movies, shows)		
.transportation (subway, car, bike)		
.drinking/smoking/recreation		
.eating out (meals)		
.snacks & corner store buys		
.education & books		
.clothes and shoes		
.doctor/medical/insurance		
.prescriptions		
.other well-being (herbs, yoga, etc)		
.child care or support		
•		

\$\$	WHAT I WANT & NEED

budgeting for well-being: time

getting what you want with what you've got a tool from the rock dove collective

You've heard "time is money"? Well, Rock Dove believes time isn't money. It's far more precious, and when we live in community with one another, it can be much, much easier to make. Our hope is that this tool can help you free up some time—for sleeping, mutual aid exchanges, cooking, making time to take care of yourself or those you love,



earning more money or being able to live with less by shifting your lifestyle, or whatever else you list in the "What I Want to Do" column below. It's the same idea as the instructions outline on the other side of this worksheet—look at what you've got, what you want, and think of ways you can work with the people in your life to free up time. We hope this can be a step toward practicing more mutual aid and getting well.

WHAT I DO	hours	necessity?
.work		
.commute		
.care for kids/elders/family		
.meetings & activism		
.movement/activist work		
.entertainment		
.exercise, yoga, etc.		
.sleep		
.relax		
.household responsibilities		
.getting food		
.shopping		
.internet (email, facebook)		
.doctor/medical stuff		
.well-being (walks, talks)		
.classes		
.schoolwork		
.time with friends		
.time with partners/lovers		
.cooking		
.stressin		
.tv		
•		

hours	WHAT I WANT TO DO
_	